




Timothy W. Dore
U.S. Bankruptcy Court Judge
(Dated as of Entered on Docket date above)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WASHINGTON

WILLIAMS, Christopher James,

Debtor.

Number 22-11289

Adversary Number: 22-01062

WILLIAMS, Christopher James,

Plaintiff,

v.

**EX PARTE CONSENT JUDGMENT
DECLARING DISCHARGEABLE
PLAINTIFF'S STUDENT LOAN DEBT**

**UNITED STATES OF AMERICA
ACTING THROUGH THE U.S.
DEPARTMENT OF EDUCATION,**

Defendant.

Plaintiff Christopher James Williams (Plaintiff) and Defendant United States of America, acting through the U.S. Department of Education (DOE) filed an "Ex Parte Joint Motion for Entry of Consent Judgment Declaring Dischargeable Plaintiff's Student Loan Debt" (Joint Motion). For the reasons stated in the parties' Joint Motion, the Court finds that Plaintiff is entitled to a declaration that his student loan debt held by DOE, as described in the Certificate of Indebtedness attached hereto as Exhibit A (the Debt), is dischargeable under 11 U.S.C.

EX PARTE CONSENT JUDGMENT DECLARING
DISCHARGEABLE PLAINTIFF'S STUDENT LOAN DEBT- 1

Law Offices of Travis Gagnier, Inc., P.S
33507 Ninth Avenue South, Bldg. F
P.O. Box 3949
Federal Way, WA 98063-3949
Phone: (253) 941-0234; gagnierecf@bestbk.com

§ 523(a)(8).

Accordingly, the Court GRANTS the Joint Motion and enters the following Consent Judgment:

1. Repaying the Debt would impose an undue hardship on Plaintiff under 11 U.S.C. § 523(a)(8).
2. The Debt is dischargeable under 11 U.S.C. § 523(a)(8).
3. If Plaintiff completes his Chapter 13 Plan and receives a general discharge under 11 U.S.C. § 1328 in Case No. 22-11289, the Debt shall be included within such discharge.
4. Plaintiff and DOE shall bear their own costs and attorney fees related to this action.

///END OF ORDER///

Jointly Presented by:

Law Offices of Travis Gagnier, Inc., P.S.
Attorneys for Plaintiff

/s/ Travis A. Gagnier
Travis A. Gagnier, WSBA #26379
Gregory Jalbert, WSBA #9440
Of Counsel

and

United States Department of Justice

By: /s/ Kyle A. Forsyth
Kyle A. Forsyth, WSBA #34609
Assistant United States Attorney
U.S. Department of Justice
Western District of Washington
700 Stewart Street, Suite 5220
Seattle, WA 98101
kyle.forsyth@usdoj.gov

Exhibit A

U.S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS #1 OF 1

Christopher Williams
Case No. 22-01062-TWD
SSN: xxx-xx-7558

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below as of 01/09/23:

The borrower executed the following notes on or around:

10/16/07: Federal Direct Stafford William D. Ford Consolidated Master Promissory Note
11/05/07: Federal Direct Stafford William D. Ford Graduate PLUS Master Promissory Note

DIRECT STAFORD LOANS

<u>Disb Dates</u>	<u>Disb Amount</u>	<u>Current Int Rate</u>	<u>Current Principal</u>
1. 10/16/07-08/29/10	\$72,625.00	0.000	\$79,479.00

DIRECT PLUS GRADUATE LOANS

<u>Disb Dates</u>	<u>Disb Amount</u>	<u>Current Int Rate</u>	<u>Current Principal</u>
2. 11/11/07-09/03/10	\$80,699.00	0.000	\$105,805.00

The Direct Loans were made by the Department under the William D. Ford Federation Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et seq. (34 C.F.R. Part 685).

The borrower now owes the unpaid current principal of \$185,284.00 and unpaid accrued interest of \$53,399.00 for a total of \$238,680.00 The loans are currently serviced by MOHELA. The borrower has made payments towards the loan.

Executed on : 01/09/23

Rhoda Terry
R. Terry
Loan Analyst
Litigation Support